

IN THE CLAIMS

Please amend the claims as follows:

Claims 1-14 (Canceled).

Claim 15 (Currently Amended): An operation method of an authentication and payment system including a terminal, a service providing device, an authentication and payment device, and an information network connecting the terminal, the service providing device, and the authentication and payment device, comprising ~~the steps of:~~

receiving by the terminal from the authentication and payment device a certificate of service including a content of a reference amount;

issuing a request for use of a service attached with the certificate of service for the terminal to the service providing device;

receiving by the service providing device the [[a]] request for use of a service from the terminal through the information network;

comparing the reference amount in the certificate of service with an amount of payment to determine whether the amount of payment is larger than the reference amount;

generating by the service providing device, in a case the amount of payment is larger than the reference amount, an authentication and payment message, sending the authentication and payment message to the authentication and payment device, and if the payment processing is successful, then executing to provide the requested service to the terminal; and

providing by the service providing device, in a case the amount of payment is equal to or smaller than the reference amount, the requested service to the terminal before the service providing device generates an authentication and payment message that is sent to the authentication and payment device.

~~analyzing a content of a certificate of service to be sent to the terminal, a network environment, and a system operation policy; and~~

~~adapting a service procedure or a message format to the content of the certificate of service, the network environment, and the system operation policy.~~

Claims 16-18 (Canceled).

Claim 19 (New): An authentication and payment system including a terminal, a service providing device, an authentication and payment device, and an information network connecting the terminal, the service providing device, and the authentication and payment device, comprising:

the terminal configured to receive from the authentication and payment device a certificate of service including a content of a reference amount, issue a request for use of a service attached with the certificate of service to the service providing device;

the service providing device configured to receive the request for use of a service from the terminal through the information network, compare the reference amount in the certificate of service with an amount of payment to determine whether the amount of payment is larger than the reference amount, and, in a case the amount of payment is larger than the reference amount, then generate and send an authentication and payment message to the authentication and payment device, and if the payment processing is successful, then to provide the requested service to the terminal, and in a case the amount of payment is equal to or smaller than the reference amount, then provide the requested service to the terminal before generating and sending an authentication and payment message to the authentication and payment device.